

**Information to identify the case:**

Debtor 1	<b>Kelli E. Baker</b>	Social Security number or ITIN	xxx-xx-5282
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: <b>17-20097-CMB</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kelli E. Baker

3/15/22

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Kelli E. Baker  
Debtor

Case No. 17-20097-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Mar 15, 2022

User: auto  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2022:

Recip ID	Recipient Name and Address
db	+ Kelli E. Baker, 43 E. Orchard Avenue, Pittsburgh, PA 15202-1250
15425862	+ Freedom Mortgage Corporation, Bankruptcy Department, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
14361297	Navient Solutions, Inc. on behalf of, United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430
14347668	+ StoneGate Mortgage, 4849 Greenville Ave, STE 800, Dallas, TX 75206-4130
14378114	+ Stonegate Mortgage Corporation, P.O. Box 790309, Payment Processing Center, St. Louis, MD 63179-0309

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Mar 16 2022 03:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 15 2022 23:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 16 2022 03:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 15 2022 23:49:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: NAVIENTFKASMSERV.COM	Mar 16 2022 03:48:00	Navient Solutions,LLC, 220 Lasley Ave, Wilkes-Barre, PA 18706-1430
cr	+ Email/Text: ebnpeoples@grblaw.com	Mar 15 2022 23:48:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14779183	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Mar 15 2022 23:48:00	GLHEC & Affiliates: GLHEGC, NELA, USAF, PO Box 8961, Madison WI 53708-8961
14347663	+ EDI: CAPITALONE.COM	Mar 16 2022 03:48:00	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
14347665	EDI: CITICORP.COM	Mar 16 2022 03:48:00	Citibank / Sears, Po Box 6282, Sioux Falls, SD 57117-6282
14347666	EDI: DISCOVER.COM	Mar 16 2022 03:48:00	Discover Financial, Po Box 30943, Salt Lake City, UT 84130
14411393	EDI: Q3G.COM	Mar 16 2022 03:48:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14350815	EDI: DISCOVER.COM		

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Mar 15, 2022

Form ID: 3180W

Total Noticed: 26

		Mar 16 2022 03:48:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14421975	+ Email/Text: kbarkley@bernsteinlaw.com	Mar 15 2022 23:49:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14654278	Email/Text: bankruptcy@homepointfinancial.com	Mar 15 2022 23:48:00	Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234
14347664	EDI: JPMORGANCHASE	Mar 16 2022 03:48:00	Chase Card, Attn: Correspondence, Po Box 15298, Wilmington, DE 19850
14371674	EDI: NAVIENTFKASMSERV.COM	Mar 16 2022 03:48:00	NAVIENT SOLUTIONS,INC, P.O. BOX 9640, WILKES-BARRE, PA 18773-9640
14347667	+ EDI: NAVIENTFKASMSERV.COM	Mar 16 2022 03:48:00	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
14423165	EDI: PRA.COM	Mar 16 2022 03:48:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14367995	+ EDI: RECOVERYCORP.COM	Mar 16 2022 03:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14353020	+ Email/Text: bankruptcy@bbandt.com	Mar 15 2022 23:49:00	SunTrust Bank, Attn: Support Services, P.O. Box 85092, Richmond, VA 23286-0001
14347669	+ Email/Text: bankruptcy@lightstream.com	Mar 15 2022 23:49:00	Suntrust, 655 W Broadway Ste 1300, San Diego, CA 92101-8490
14391269	+ Email/Text: VWBKNotices@nationalbankruptcy.com	Mar 15 2022 23:48:00	VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
14347670	+ EDI: CITICORP.COM	Mar 16 2022 03:48:00	Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		FREEDOM MORTGAGE CORPORATION
cr		VW Credit Leasing, Ltd
14347662		Audi Financial, P.O. Box 3
cr	*P++	ASCENDIUM EDUCATION SOLUTIONS INC, 38 Buttonwood Court, MADISON, WI 53718-2156, address filed with court:, GLHEC & Affiliates: GLHEGC, NELA, USAF, PO Box 8961, Madison, WI 53708
cr	*P++	HOME POINT FINANCIAL CORPORATION, 11511 LUNA ROAD, 2ND AND 3RD FLOOR, FARMERS BRANCH TX 75234-6451, address filed with court:, Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 4 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0315-2

User: auto

Page 3 of 3

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Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 15, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor VW Credit Leasing Ltd bnicholas@kmlawgroup.com
Bryan P. Keenan	on behalf of Debtor Kelli E. Baker keenan662@gmail.com melindap662@gmail.com; keenan.bryan.p.r106644@notify.bestcase.com; ciennal662@gmail.com
Charles Griffin Wohlrab	on behalf of Creditor Home Point Financial Corporation cwohlab@raslg.com
Mario J. Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com
Sindi Mncina	on behalf of Creditor Home Point Financial Corporation smncina@rascrane.com

TOTAL: 9